

# Unexpected accidents can happen at anytime. Are you protected?



You can't predict when an accident will happen and the last thing you want to worry about are the unexpected costs. Even after your medical insurance pays its portion, you could be facing bills for deductibles, copays, and coinsurance. EssentialCare Group Accident Insurance provides fixed payments that can help you manage these costs by providing a cash benefit for covered expenses. Use the money however you wish, so you can focus on your recovery, not your bills.

## How does Accident Insurance work?

Accident Insurance can supplement existing coverage and provide cash to help cover medical and living expenses. Below is an example of how benefits might be paid.\*

### Accident Insurance

Helps pay for unexpected out-of-pocket costs that result from an accident or accidental injury

**30 year old male** injures back at home, resulting in urgent care visit and ongoing chiropractic treatments

### Bridges the gap

Urgent care benefit	\$125
Chiropractic benefit (\$75/visit x 5 visits)	\$375
<b>TOTAL</b>	<b>\$500</b>



\*Payouts are estimates and not guaranteed. The examples shown may vary from the plan offering. Your individual experience may also vary. Benefits paid are determined based on individual situations. Terms, conditions, and exclusions apply. See full policy for details.

## How might you use these benefits?

Payments can be used for major medical copays and deductibles, or even things like transportation, child care, housekeeping help, or whatever else you may need.

**How you use the money is up to you!**

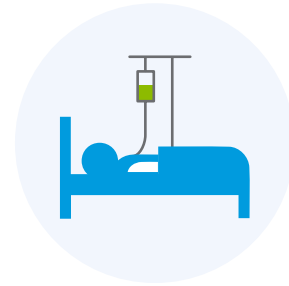
## Why EssentialCare Group Accident Insurance?

- ✓ Guaranteed issue coverage—no medical exams or lab tests
- ✓ Benefits are paid directly to you to spend as you see fit
- ✓ Fast payment with simplified claims process

**ESSENTIALCARE GROUP ACCIDENT INSURANCE IS A LIMITED BENEFIT POLICY—READ YOUR POLICY CAREFULLY. THIS POLICY IS NOT MAJOR MEDICAL INSURANCE AND IS NOT INTENDED TO BE A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE.**

BCS EssentialCare insurance is underwritten by BCS Insurance Company, OH (Administrative Offices: Oakbrook Terrace, IL). See policy documents for a complete description of benefits, exclusions, limitations, and conditions of coverage. Features and availability vary by location, and are subject to change. Some products may be pending regulatory approval in certain states.

# A critical illness diagnosis can happen at any time. Are you protected?



If the unexpected happens to you, the last thing you want to worry about are expenses. But it is important to understand the potential costs that are associated with this type of diagnosis. Even after your medical insurance pays its portion, you could be facing unplanned bills for deductibles, copays, and coinsurance. EssentialCare Group Critical Illness Insurance provides fixed payments that can help you manage these costs by providing a cash benefit for covered expenses. Use the money however you wish, so you can focus on your recovery, not your bills.

## How does Critical Illness Insurance work?

Critical Illness Insurance can supplement existing coverage and provide cash to help cover medical and living expenses. Below is an example of how benefits might be paid.\*

### Critical Illness Insurance

Provides a lump-sum benefit to help cover the costs of life-changing illnesses and/or health events

**45 year old female** is diagnosed with invasive cancer

### Bridges the gap

100% of policy face amount

**TOTAL** **\$20,000**



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## How might you use these benefits?

Payments can be used for major medical copays and deductibles, or even things like transportation, child care, housekeeping help, or whatever else you may need.

**How you use the money is up to you!**

## Why EssentialCare Group Critical Illness?

- ✓ Guaranteed issue coverage—no medical exams or lab tests
- ✓ Benefits are paid directly to you to spend as you see fit
- ✓ Fast payment with simplified claims process

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# A hospital stay can be expensive. Are you protected?



Accidents and illnesses can happen when you least expect it and your focus should be on your health—not your wallet. But even after your medical insurance pays its portion, you could be facing unplanned bills for deductibles, copays, and coinsurance. EssentialCare Group Hospital Insurance provides fixed payments that can help you manage these costs by providing a cash benefit for covered expenses. Use the money however you wish, so you can focus on your recovery, not your bills.

## How does Hospital Insurance work?

Hospital Insurance can supplement existing coverage and provide cash to help cover medical and living expenses. Below is an example of how benefits might be paid.\*



### Hospital Insurance

Provides fixed payments to help manage costs arising from a hospital stay

**55 year old female** suffers heart attack and is admitted to hospital for 7-day stay

### Bridges the gap

Hospital confinement benefit (\$750/day x 1 day)	\$750
Daily hospital confinement benefit (\$150/day x 6 days)	\$900

**TOTAL** **\$1,650**

\*Payouts are estimates and not guaranteed. The examples shown may vary from the plan offering. Your individual experience may also vary. Benefits paid are determined based on individual situations. Terms, conditions, and exclusions apply. See full policy for details.

## How might you use these benefits?

Payments can be used for major medical copays and deductibles, or even things like transportation, child care, housekeeping help, or whatever else you may need.

**How you use the money is up to you!**

## Why EssentialCare Group Hospital Insurance?

- ✓ Guaranteed issue coverage—no medical exams or lab tests
- ✓ Benefits are paid directly to you to spend as you see fit
- ✓ Fast payment with simplified claims process

**ESSENTIALCARE GROUP HOSPITAL INSURANCE IS A LIMITED BENEFIT POLICY—READ YOUR POLICY CAREFULLY. THIS POLICY IS NOT MAJOR MEDICAL INSURANCE AND IS NOT INTENDED TO BE A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE.**

BCS EssentialCare insurance is underwritten by BCS Insurance Company, OH (Administrative Offices: Oakbrook Terrace, IL). See policy documents for a complete description of benefits, exclusions, limitations, and conditions of coverage. Features and availability vary by location, and are subject to change. Some products may be pending regulatory approval in certain states.

- Completely **free of charge** as long as the group offers 2 or more BCS products
- Allows brokers to offer a one stop online enrollment experience to all their small group clients.
- Groups can add other carriers' products on the enrollment platform (major medical, dental, vision, life, etc.). BCS will collect those elections and send the broker a file to send to the other carriers.
- Enrollment platform can be used year-round for adds/terms.
- Gateway acts as an enrollment platform for all products offered, and a benefit administration portal for BCS products.
- Gateway includes enrollment, broker, employer, and member portals
  - **Broker portal (BCS products only)**
    - Adds/terms
    - View invoices
    - View assigned groups
    - View commission statements
    - Benefit usage details
    - Can act as group administrator
    - Message center for secure communication with BCS Customer Support
  - **Employer Portal (BCS products only)**
    - Adds/terms
    - View invoices
    - Benefit usage details
    - Open enrollment confirmation
    - Message center for secure communication with BCS Customer Support
  - **Member Portal (BCS products only)**
    - File a claim
    - View Claim summary
    - View Plan summaries
    - Message center for secure communication with BCS Customer Support
- **Security**
  - **HIPAA & SOC I Compliant, SOC II Mapping Underway, Tier 1 Vendor**
  - **All Data is securely stored using AWS (Amazon Cloud) – Fully Encrypted in transit and at rest, No PHI resides on user machines**
  - **Unlimited Security/User Access Restrictions and/or Permissions**
  - **Vetted & Verified**
    - Software Solution for NTT & Conduent
    - Gartner's Top Core Administration Survey Inclusion in 2016 & 2017